

Form csnodsc – ntcscslsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 15–18738–ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dennis G Young Jr  
33 Norcross Rd  
Berlin, NJ 08009

Denise C Young  
aka Denise C Jacobs  
33 Norcross Rd  
Berlin, NJ 08009

Social Security No.:

xxx–xx–3146

xxx–xx–2052

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: September 11, 2020

JAN: eag

Jeanne Naughton  
Clerk

United States Bankruptcy Court  
District of New JerseyIn re:  
Dennis G Young Jr  
Denise C Young  
DebtorsCase No. 15-18738-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: cscnodscPage 1 of 3  
Total Noticed: 57

Date Rcvd: Sep 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2020.

db/jdb  
cr +Dennis G Young Jr, Denise C Young, 33 Norcross Rd, Berlin, NJ 08009-9651  
+BANK OF AMERICA, N.A., Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,  
Cherry Hill, NJ 08034-1925

cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
Mt. Laurel, NJ 08054-3437

cr +GREEN TREE SERVICING LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
Mt. Laurel, NJ 08054-3437

cr +Green Tree Servicing LLC, as authorized servicer f, Phelan Hallinan & Schmieg, PC,  
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437

cr +Nationstar Mortgage, LLC, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway,,  
Suite 302, Roseland, NJ 07068-1640

515502037 +ACS/Suntrust Education, 501 Bleeker Street, Utica, NY 13501-2401

515559190 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
(address filed with court: Nelnet on behalf of USA Funds,  
United Student Aid Funds c/o Navient Sol, Attn: Bankruptcy Litigation Unit E3149,  
PO Box 9430, Wilkes-Barre, PA 18773-9430)

515502036 +Account Resolution Service, 1643 Harrison Pkwy suite 100, Sunrise, FL 33323-2857

515502038 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)

515728182 +Bank of America, N. A., c/o Ocwen Loan Servicing, LLC, Attn: Cashiering Department,  
1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493

515955193 +Bank of America, N.A., c/o Shellpoint Mortgage Servicing, PO Box 10826,  
Greenville, SC 29603-0826

515955194 +Bank of America, N.A., c/o Shellpoint Mortgage Servicing, PO Box 10826,  
Greenville, SC 29603, Bank of America, N.A., c/o Shellpoint Mortgage Servicing 29603-0826

515710545 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

515502042 +Citifinancial, 605 Munn Rd., Fort Mill, SC 29715-8421

515641305 Credit First NA, BK13, PO Box 818011, Cleveland, OH 44181-8011

515502043 +Credit First National Assoc., PO Box 81315, Cleveland, OH 44181-0315

518049335 +DITECH FINANCIAL LLC, Nicholas V. Rogers, 1617 JFK Boulevard, Suite 1400,  
Philadelphia, PA 19103-1814

515502059 Federal National Mortgage Assoc., (Fannie Mae) c/o Seterus, Inc., PO Box 1047,  
Hartford, CT 06143-1047

515600011 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
(address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154,  
Telephone # 888-298-7785)

515600012 +Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049

515502044 Greentree Mortgage, POB 6172, Rapid City, SD 57709-6172

515502046 +HSBC Bank, PO Box 9, Buffalo, NY 14240-0009

515502045 +Hospital Billing-CHOP, PO Box 7802, Philadelphia, PA 19101-7802

515502047 +IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378

515712961 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096,  
Dallas, Texas 75261-9741)

515502052 +Nationstar Mortgage, c/o Stern, Lavinthal & Frankinberg, 105 Eisenhower Pkwy #302,  
Roseland, NJ 07068-1640

515722335 +Nationstar Mortgage LLC, P.O Box 619094, Dallas, TX 75261-9094

518651037 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826

518651038 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826,  
New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826

515731510 Ocwen Loan Servicing LLC, Attn: Bankruptcy Department, PO Box 24605,  
West Palm Beach, FL 33416-4605

515502053 +Ocwen Mortgage, 1661 Worthington Rd #100, West Plm Beach, FL 33409-6493

515502055 +Professional Account MGM, 633 W. Wisconsin Ave., Milwaukee, WI 53203-1920

515502056 Regional Sewere Service, POB 1105, Bellmawr, NJ 08099-5105

518490630 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)

515502060 +The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497

515502061 +Trojan Professional Services, PO Box 1270, Los Alamitos, CA 90720-1270

515502062 +Vanz LLC, 577 Hamburg Turnpike, Wayne, NJ 07470-2042

515502063 +Wells Fargo, POB 10335, Des Moines, IA 50306-0335

515680408 +Wells Fargo Bank NA, Attn: Bankruptcy Dept., MAC#D3347-014, 3476 Stateview Blvd.,  
Fort Mill, SC 29715-7203

515677785 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
Mountainside, NJ 07092-2315

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2020 01:03:10 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 12 2020 01:03:06 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

515514622 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 12 2020 01:10:24 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

515630450 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 12 2020 01:08:38 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

515502039 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 12 2020 01:09:14 Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281

515612990 +E-mail/Text: bankruptcy@cavps.com Sep 12 2020 01:03:36 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

515502048 E-mail/Text: sbse.cio.bnc.mail@irs.gov Sep 12 2020 01:02:31 IRS, POB 7346, Philadelphia, Pennsylvania 19101-7346

515502040 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 12 2020 01:08:36 Chase Bank One Card, PO Box 15298, Wilmington, DE 19850

515502041 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 12 2020 01:09:58 Chase-Best Buy, PO Box 15298, Wilmington, DE 19850

515502049 +E-mail/Text: PBNCNotifications@peritussservices.com Sep 12 2020 01:02:14 Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115

515502050 +E-mail/Text: bankruptcydpt@mcsmc.com Sep 12 2020 01:03:05 Midland funding, 8875 Aero Dr. Suite 200, San Diego, CA 92123-2255

515502054 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 12 2020 01:08:47 Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502

515721597 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 12 2020 01:10:09 Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541

515721608 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 12 2020 01:08:45 Portfolio Recovery Associates, LLC, c/o Victoria's Secret, POB 41067, Norfolk VA 23541

515502057 +E-mail/PDF: pa\_dc\_claims@navient.com Sep 12 2020 01:09:17 Sallie Mae, PO Box 9500, Wilkes-Barre, PA 18773-9500

517924202 E-mail/Text: GUARBKc-courtdocs@ascendiumeducation.org Sep 12 2020 01:01:42 United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Wells Fargo Bank, N.A.

515502051\* +Midland Funding LLC, 8875 Aero Dr. Suite 200, San Diego, CA 92123-2255

515502058 ##+Saxon Mortgage/Nationstar, 4718 Mercantile Drive North, Fort Worth, TX 76137-3605

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-1

User: admin  
Form ID: cscnodsc

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Total Noticed: 57

Date Rcvd: Sep 11, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, N.A. nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor GREEN TREE SERVICING LLC nj.bkecf@fedphe.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jeanette F. Frankenberg on behalf of Creditor SETERUS, INC., as servicer for FEDERAL NATIONAL  
MORTGAGE ASSOCIATION cmecf@sternlav.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage, LLC cmecf@sternlav.com  
Jerome B. Blank on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for  
Fannie Mae, as owner and holder of account/contract originated by Gateway Funding Diversified  
Mortgage Services L.P. nj.bkecf@fedphe.com  
Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Miriam Rosenblatt on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for  
Fannie Mae, as owner and holder of account/contract originated by Gateway Funding Diversified  
Mortgage Services L.P. miriam.rosenblatt@mhllp.com, mrosenblatt@rasflaw.com  
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
R. A. Lebron on behalf of Creditor WELLS FARGO BANK, N.A., as servicer for U.S. BANK NATIONAL  
ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS  
TRUSTEE FOR GSMPs MORTGAGE LOAN TRUST 2004-4 bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor SETERUS, INC., as servicer for FEDERAL NATIONAL MORTGAGE  
ASSOCIATION bankruptcy@feinsuch.com  
Sherri Jennifer Smith on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
Steven K. Eisenberg on behalf of Creditor BANK OF AMERICA, N.A. bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com  
Terry Tucker on behalf of Debtor Dennis G Young Jr terrytucker@comcast.net  
Terry Tucker on behalf of Joint Debtor Denise C Young terrytucker@comcast.net

TOTAL: 18